

Information to identify the case:

Debtor 1	Tracey L. Grady	Social Security number or ITIN xxx-xx-4712
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Patrick G. Grady	Social Security number or ITIN xxx-xx-4409
	First Name Middle Name Last Name	EIN -----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-27742**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tracey L. Grady

Patrick G. Grady

November 22, 2016

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tracey L. Grady
Patrick G. Grady
Debtors

Case No. 16-27742-CAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dgomez
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Nov 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2016.

db +Tracey L. Grady, 1103 Chesapeake Court, Palatine, IL 60074-3142
jdb +Patrick G. Grady, 414 Gregory Ave. #1C, Glendale Heights, IL 60139-2323
24852969 +Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
24852970 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
24852971 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
24852977 +Med Business Bureau, 1460 Renaissance Dr, Suite 400, Park Ridge, IL 60068-1349
24852981 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
24852983 +Xceed Financial, 2195 Monterery Hwy Ste 50, San Jose, CA 95125-1069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24852966 +EDI: BANKAMER.COM Nov 23 2016 01:58:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
24852967 +EDI: CAPITALONE.COM Nov 23 2016 01:58:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
24852968 +EDI: CHASE.COM Nov 23 2016 01:58:00 Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
24852972 +EDI: WFNBNB.COM Nov 23 2016 01:58:00 Comenity Bank/Roamans, Po Box 182125, Columbus, OH 43218-2125
24852973 +EDI: WFNBNB.COM Nov 23 2016 01:58:00 Comenity Bank/womnwt, Po Box 182125, Columbus, OH 43218-2125
24852974 +E-mail/Text: bknoticing@grantweber.com Nov 23 2016 02:32:03 Grant & Weber, Attn: Bankruptcy, 26575 W. Agoura Rd., Calabasas, CA 91302-1958
24852975 +EDI: CBSKOHLS.COM Nov 23 2016 01:58:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
24852976 +EDI: RESURGENT.COM Nov 23 2016 01:58:00 LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
24852978 +E-mail/Text: collections@inlandgroup.com Nov 23 2016 02:34:21 Stonegate Apartments, 440 Gregory Drive, Glendale Heights, IL 60139-2302
24852979 +EDI: USAA.COM Nov 23 2016 01:58:00 Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
24852980 +EDI: WFFC.COM Nov 23 2016 01:58:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
24852982 +EDI: WFFC.COM Nov 23 2016 01:58:00 Wffnb Dual L, Po Box 94498, Las Vegas, NV 89193-4498
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: dgomez
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Nov 22, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2016 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,
il64@ecfcbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Randall A Wolff on behalf of Debtor 2 Patrick G. Grady randall@rwolfflaw.com,
ellen@rwolfflaw.com
Randall A Wolff on behalf of Debtor 1 Tracey L. Grady randall@rwolfflaw.com,
ellen@rwolfflaw.com

TOTAL: 4